

1234567 SAMPLE BANK HOLDING COMPANY
 RICHMOND VA FR DIS: 5
 ASSETS: 14,928,373 PEER: 01

PARENT COMPANY ANALYSIS - PART II

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PAYOUT RATIOS - PARENT	BHC	mmm	yyyy	PEER	01	PCT	BHC	mmm	yyyy	PEER	01	PCT	BHC	yyyy	PEER	01	PCT	BHC	yyyy	PEER	01	PCT	BHC	yyyy	PEER	01	PCT
DIV PAID/INC BEFORE UNDIST INC	79.52	149.26	46	55.13	74.57	40	74.62	72.50	52	49.52	70.78	40.36	57.48														
DIVIDENDS PAID/NET INCOME	38.66	39.64	46	38.19	36.60	56	49.34	42.07	71	35.65	38.74	35.58	39.55														
NET INCOME - DIVIDENDS/AVG EQUITY	7.26	9.85	18	7.39	10.50	18	4.67	9.16	16	8.08	10.28	8.01	9.59														
PERCENT OF DIVIDENDS PAID:																											
DIVIDENDS FROM BANK SUBS	151.18	85.79	82	153.69	115.74	73	162.19	124.88	77	195.28	132.56	224.16	165.61														
DIVIDENDS FROM NONBANK SUBS	0.00	6.87	27	53.88	8.74	92	0.00	17.56	18	28.15	16.01	31.67	10.20														
DIVIDENDS FROM SUBSIDIARY BHCS	0.00	29.26	33	0.00	24.69	37	0.00	42.05	31	0.00	52.40	0.00	53.24														
DIVIDENDS FROM ALL SUBSIDIARIES	151.18	125.19	69	207.57	164.77	71	162.19	184.49	50	223.43	200.97	255.83	234.20														
PAYOUT RATIOS - SUBSIDIARIES:																											
PERCENT OF BANK NET INCOME:																											
DIVIDENDS FROM BANK SUBS	55.09	47.36	65	62.27	59.44	61	73.51	69.47	63	73.97	64.47	87.23	79.68														
INTEREST INCOME FROM BANK SUBS	6.00	9.53	65	7.94	11.12	58	8.47	9.54	65	7.41	10.23	4.45	19.70														
MGT & SERVICE FEES FROM BANK SUBS	0.00	445.95	26	0.00	333.59	25	0.00	7.89	25	0.00	38.55	0.00	18.95														
OTHER INCOME FROM BANK SUBS	0.00	0.56	46	0.00	0.05	44	0.00	0.17	43	0.00	0.08	0.00	0.18														
OPERATING INCOME FROM BANK SUBS	61.09	296.63	53	70.22	564.32	40	81.98	88.83	47	81.38	115.30	91.68	146.90														
PERCENT OF NONBANK NET INCOME:																											
DIVIDENDS FROM NONBANK SUBS	0.00	35.91	23	130.65	22.17	96	0.00	72.20	14	74.05	76.53	98.39	118.42														
INTEREST INCOME FROM NONBANK SUBS	4.82	97.68	37	1.19	64.32	32	4.74	56.81	37	1.35	81.83	0.00	74.08														
MGT & SERV FEES FROM NONBANK SUBS	0.00	16.21	28	0.00	9.45	28	0.00	8.62	28	0.00	16.73	0.00	10.47														
OTHER INCOME FROM NONBANK SUBS	0.00	0.11	47	0.00	2.40	44	0.00	2.56	45	0.00	0.83	0.00	1.57														
OPERATING INC FROM NONBANK SUBS	4.82	152.50	16	131.84	120.35	75	4.74	150.33	10	75.40	168.28	98.39	203.73														
PERCENT OF SUB BHCS* NET INCOME:																											
DIVIDENDS FROM SUBSIDIARY BHCS	NA	62.71	NA	NA	64.32	NA	NA	103.47	NA	NA	87.93	NA	95.14														
INTEREST INC FROM SUBSIDIARY BHCS	NA	1.85	NA	NA	3.34	NA	NA	2.78	NA	NA	3.57	NA	3.94														
MGT & SERV FEES FROM SUB BHCS	NA	3.13	NA	NA	1.70	NA	NA	3.16	NA	NA	6.87	NA	3.67														
OTHER INCOME FROM SUBSIDIARY BHCS	NA	0.00	NA	NA	0.00	NA	NA	0.04	NA	NA	0.00	NA	0.00														
OPERATING INCOME FROM SUB BHCS	NA	67.71	NA	NA	69.36	NA	NA	109.45	NA	NA	98.37	NA	107.55														
DEPENDENCE ON SUBSIDIARIES:																											
PERCENT OF TOTAL OPERATING INCOME:																											
DIVIDENDS FROM BANK SUBSIDIARIES	88.15	43.88	86	65.92	44.75	60	88.05	51.46	85	77.99	49.66	82.11	55.89														
INTEREST INCOME FROM BANK SUBS	9.60	7.29	73	8.41	13.78	52	10.15	6.21	75	7.82	9.03	4.19	6.82														
MGT & SERV FEES FROM BANK SUBS	0.00	7.30	27	0.00	8.59	25	0.00	4.92	25	0.00	5.81	0.00	5.70														
OTHER INCOME FROM BANK SUBS	0.00	0.05	46	0.00	0.02	45	0.00	0.10	43	0.00	0.04	0.00	0.10														
OPERATING INC FROM BANK SUBS	97.75	58.68	85	74.33	67.32	40	98.20	62.84	87	85.80	64.70	86.29	68.69														
DIVIDENDS FROM NONBANK SUBS	0.00	3.38	29	23.11	2.91	95	0.00	5.07	18	11.24	5.10	11.60	3.11														
INTEREST INCOME FROM NONBANK SUBS	0.27	6.12	42	0.21	6.13	39	0.26	4.04	45	0.20	4.01	0.00	3.96														
MGT & SERV FEES FROM NONBANK SUBS	0.00	0.60	30	0.00	0.84	27	0.00	0.49	30	0.00	0.39	0.00	0.37														
OTHER INCOME FROM NONBANK SUBS	0.00	-0.01	47	0.00	0.17	45	0.00	-0.19	45	0.00	0.14	0.00	0.14														
OPERATING INC FROM NONBANK SUBS	0.27	12.41	27	23.32	9.61	85	0.26	13.95	20	11.45	9.65	11.60	8.32														
DIVIDENDS FROM SUBSIDIARY BHCS	0.00	15.91	33	0.00	13.00	36	0.00	16.20	31	0.00	17.65	0.00	16.78														
INTEREST INC FROM SUBSIDIARY BHCS	0.00	0.25	40	0.00	0.64	38	0.00	0.38	40	0.00	0.42	0.00	0.30														
MGT & SERV FEES FROM SUB BHCS	0.00	0.37	43	0.00	0.17	45	0.00	0.19	43	0.00	0.80	0.00	0.75														
OTHER INCOME FROM SUBSIDIARY BHCS	0.00	0.00	50	0.00	0.00	50	0.00	0.00	49	0.00	0.00	0.00	0.00														
OPERATING INCOME FROM SUB BHCS	0.00	17.03	30	0.00	14.55	31	0.00	17.62	30	0.00	19.73	0.00	18.13														
LOANS AND ADV FROM SUBS/ST DEBT	80.41	211.49	57	70.82	146.44	56	81.26	163.73	59	62.61	219.83	145.59	104.43														
LOANS AND ADV FROM SUBS/TOTAL DEBT	47.71	47.18	69	44.16	33.37	75	47.60	44.68	72	40.53	32.54	78.82	15.24														

Parent Company Analysis—Part II

BHCPR page 19 presents parent and subsidiary payout ratios, followed by ratios indicating the dependence of the parent on its bank, nonbank, and bank holding company subsidiaries. This dependence is based on specific payment flows such as dividends, interest, fees or other income, which are reported on the parent company income statement (Schedule PI of the FR Y-9LP). The last two ratios on this report page indicate the amount owed by the parent company to its subsidiaries relative to short-term or total debt.

Payout Ratios—Parent

Dividends Paid/Income before Undistributed Income

Cash dividends declared divided by income before undistributed income of bank, nonbank, bank holding company subsidiaries, and associated banks, nonbanks, and companies.

Dividends Paid/Net Income

Cash dividends declared divided by parent company net income.

Net Income Less Dividends/Average Equity Capital

The difference between net income and cash dividends declared divided by average equity capital. (See page 3-7 for the definition of average equity capital.)

Percent of Dividends Paid

Dividends from Bank Subsidiaries (Percent of Dividends Paid)

Dividend income from bank subsidiaries divided by cash dividends declared.

Dividends from Nonbank Subsidiaries (Percent of Dividends Paid)

Dividend income from nonbank sub-

sidiaries divided by cash dividends declared.

Dividends from Subsidiary BHCs (Percent of Dividends Paid)

Dividend income from subsidiary bank holding companies divided by cash dividends declared.

Dividends from All Subsidiaries (Percent of Dividends Paid)

Dividend income paid by bank, nonbank, and bank holding company subsidiaries to the parent company divided by cash dividends declared.

Payout Ratios—Subsidiaries

Percent of Bank Net Income

Dividends from Bank Subsidiaries (Percent of Bank Net Income)

Dividend income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Interest Income from Bank Subsidiaries (Percent of Bank Net Income)

Interest income from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in the undistributed income of bank subsidiaries and associated companies.

Management and Service Fees from Bank Subsidiaries (Percent of Bank Net Income)

Management and service fees from bank subsidiaries divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Other Income from Bank Subsidiaries (Percent of Bank Net Income)

Other income from bank subsidiar-

ies divided by the sum of dividends from bank subsidiaries and equity in undistributed income of bank subsidiaries and associated companies.

Operating Income from Bank Subsidiaries (Percent of Bank Net Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by the sum of dividend income from bank subsidiaries, equity in undistributed income of bank subsidiaries and associated companies, interest income from bank subsidiaries, management and service fees from bank subsidiaries, and other income from bank subsidiaries.

Percent of Nonbank Net Income

Dividends from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Dividend income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Interest Income from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Interest income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Management and Service Fees from Nonbank Subsidiaries (Percent of Nonbank Net Income)

Management and service fees from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Other Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Other income from nonbank subsidiaries divided by the sum of dividends from nonbank subsidiaries and equity in undistributed income of nonbank subsidiaries and associated companies.

Operating Income from Nonbank Subsidiaries
(Percent of Nonbank Net Income)

Total income from nonbank subsidiaries and associated nonbank companies, excluding equity in undistributed income, divided by the sum of dividends from nonbank subsidiaries, equity in undistributed income of nonbank subsidiaries and associated companies, interest income, management and service fees from nonbank subsidiaries, and other operating income from nonbank subsidiaries.

Percent of Subsidiary BHCs' Net Income

Dividends from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Dividend income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Interest Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Interest income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Management and Service Fees from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Management and service fees from subsidiary bank holding companies

divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Other Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Other income from subsidiary bank holding companies divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Operating Income from Subsidiary BHCs
(Percent of Subsidiary BHCs' Net Income)

Total income from subsidiary bank holding companies, excluding equity in undistributed income, divided by the sum of dividends from subsidiary bank holding companies and equity in undistributed income of subsidiary bank holding companies.

Dependence on Subsidiaries

Percent of Total Operating Income

Dividends from Bank Subsidiaries
(Percent of Total Operating Income)

Dividend income from bank subsidiaries and associated banks divided by parent company total operating income.

Interest Income from Bank Subsidiaries
(Percent of Total Operating Income)

Interest income from bank subsidiaries and associated banks divided by parent company total operating income.

Management and Service Fees from Bank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from bank subsidiaries and associated

banks divided by parent company total operating income.

Other Income from Bank Subsidiaries
(Percent of Total Operating Income)

Other income from bank subsidiaries and associated banks divided by parent company total operating income.

Operating Income from Bank Subsidiaries
(Percent of Total Operating Income)

Total income from bank subsidiaries and associated banks, excluding equity in undistributed income, divided by parent company total operating income.

Dividends from Nonbank Subsidiaries
(Percent of Total Operating Income)

Dividend income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Interest Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Interest income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Management and Service Fees from Nonbank Subsidiaries
(Percent of Total Operating Income)

Management and service fees from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Other Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Other income from nonbank subsidiaries and associated nonbank companies divided by parent company total operating income.

Operating Income from Nonbank Subsidiaries
(Percent of Total Operating Income)

Total income from nonbank subsidiaries and associated nonbank

companies, excluding equity in undistributed income, divided by total operating income.

Dividends from Subsidiary BHCs
(Percent of Total Operating Income)

Dividend income from subsidiary bank holding companies divided by parent company total operating income.

Interest Income from Subsidiary BHCs
(Percent of Total Operating Income)

Interest income from subsidiary bank holding companies divided by parent company total operating income.

Management and Service Fees from Subsidiary BHCs
(Percent of Total Operating Income)

Management and service fees from

subsidiary bank holding companies divided by parent company total operating income.

Other Income from Subsidiary BHCs
(Percent of Total Operating Income)

Other income from subsidiary bank holding companies divided by parent company total operating income.

Operating Income from Subsidiary BHCs
(Percent of Total Operating Income)

Total income from bank holding company subsidiaries, excluding equity in undistributed income, divided by total operating income.

Loans and Advances from Subsidiaries/Short-Term Debt

Loans and advances from bank, non-bank, and bank holding company

subsidiaries divided by borrowings with a remaining maturity of one year or less (commercial paper and other borrowings).

Loans and Advances from Subsidiaries/Total Debt

Loans and advances from bank, non-bank, and bank holding company subsidiaries divided by the sum of borrowings with a remaining maturity of one year or less (commercial paper and other borrowings), other borrowed funds with a remaining maturity of more than one year, subordinated notes and debentures (including limited-life preferred stock and related surplus), and mandatory convertible securities.